

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 19-16285-VFP  
Chapter: 13  
Judge: Vincent F. Papalia

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Thomas Patrick Darby  
232 Doremus Avenue  
Ridgewood, NJ 07450-4242

Audrey Marie Darby  
232 Doremus Avenue  
Ridgewood, NJ 07450-4242

Social Security No.:

xxx-xx-4406

xxx-xx-4909

Employer's Tax I.D. No.:

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**NOTICE OF MODIFICATION OF CHAPTER 13 PLAN PRIOR TO CONFIRMATION;  
FIXING TIMES TO REJECT PLAN, COMBINED WITH NOTICE THEREOF**

A Plan was filed in this matter on 3/28/19 and a confirmation hearing on such Plan has been scheduled for 5/16/19.

The debtor filed a Modified Plan on 5/7/19 and a confirmation hearing on the Modified Plan is scheduled for 6/20/19. Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing of the modified plan is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secured claim, such holder's acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holder's acceptance or rejection of the Plan within the time fixed.
3. The filing of a Modified Plan does not automatically adjourn the existing Confirmation hearing. Unless the Confirmation hearing is adjourned by the Trustee or the Court, the Court will hear arguments in support of the original plan on the scheduled Confirmation date, consider the reasons for filing the modified plan, and either adjourn the hearing date, confirm the plan, dismiss or convert the case, or take any other action on the original plan deemed appropriate.

A full copy of the modified Plan will follow this notice.

Dated: May 8, 2019

JAN: lc

Jeanne Naughton  
Clerk

**Certificate of Notice Page 2 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Thomas Patrick Darby  
 Audrey Marie Darby  
 Debtors

Case No. 19-16285-VFP  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 186

Page 1 of 2  
 Total Noticed: 22

Date Rcvd: May 08, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 10, 2019.

db/jdb	Thomas Patrick Darby, Audrey Marie Darby, 232 Doremus Avenue, Ridgewood, NJ 07450-4242
518148746	ACN Communications, 1000 Progress Pl, Concord, NC 28025-2449
518148747	Chase Auto Finance, PO Box 901003, Fort Worth, TX 76101-2003
518148752	+Lynette Joy Goodman, 14-25 Plaza Road, Suite 5-2-2, Fair Lawn, NJ 07410-3546
518148753	Milstead & Assoc., 1 E Stow Rd, Marlton, NJ 08053-3118
518148755	NJ E-ZPass Violations Processing Center, PO Box 4971, Trenton, NJ 08650-4971
518148756	NY E-ZPass Violation Processing Unit, PO Box 15186, Albany, NY 12212-5186
518148754	New Liberty Loans Pawn Shop, 67 W 47th St, New York, NY 10036-8296
518148757	Oradell Animal Hospital, 580 Winters Ave, Paramus, NJ 07652-3902
518148758	Shellpoint Mortgage Services, PO Box 10826, Greenville, SC 29603-0826
518148759	Shellpoint Mortgage Servicing, PO Box 10826, Greenville, SC 29603-0826
518148760	State of NJ-Division of Taxation, Revenue Processing Center, PO Box 193, Trenton, NJ 08646-0193
518148761	The Port Authority of NY & NJ, Violations Processing Center, PO Box 15186, Albany, NY 12212-5186

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov May 09 2019 00:22:05 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov May 09 2019 00:22:02 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+E-mail/PDF: gecsedirecoverycorp.com May 09 2019 00:17:30 Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
518148748	E-mail/Text: info@cenj.com May 09 2019 00:21:51 Commission Express, PO Box 354, Gladstone, NJ 07934-0354
518148749	E-mail/Text: bankruptcy_notifications@ccsusa.com May 09 2019 00:22:48 Credit Collection Service, PO Box 710, Norwood, MA 02062-0710
518148750	E-mail/PDF: creditonebknotifications@resurgent.com May 09 2019 00:17:45 Credit One Bank, PO Box 98872, Las Vegas, NV 89193-8872
518148751	E-mail/Text: cio.bncmail@irs.gov May 09 2019 00:21:18 IRS-Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346
518151650	+E-mail/PDF: gecsedirecoverycorp.com May 09 2019 00:18:01 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518148762	E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM May 09 2019 00:29:33 Verizon by American InfoSource LP, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
	TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Lennette Joy Goodman

TOTALS: 1, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 10, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 8, 2019 at the address(es) listed below:

Brian Gregory Hannon on behalf of Joint Debtor Audrey Marie Darby bhannon@norgaardfirm.com, sferreira@norgaardfirm.com;184grandno@gmail.com;kcimmino@norgaardfirm.com  
 Brian Gregory Hannon on behalf of Debtor Thomas Patrick Darby bhannon@norgaardfirm.com, sferreira@norgaardfirm.com;184grandno@gmail.com;kcimmino@norgaardfirm.com  
 Marie-Ann Greenberg magecf@magtrustee.com  
 Rebecca Ann Solarz on behalf of Creditor ARCPE 1 LLC rsolarz@kmlawgroup.com  
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

District/off: 0312-2

User: admin  
Form ID: 186

Page 2 of 2  
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

TOTAL: 5